



MasterCard

## Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended March 31, 2015, as well as the prior eight quarterly reporting periods and the years ended December 31, 2014 and 2013, for the payment programs of MasterCard International Incorporated and MasterCard Europe sprl (collectively, "MasterCard"), the principal operating subsidiaries of MasterCard Incorporated.

### 1. Branded Volume and Transactions

The tables below set forth the gross dollar volume ("GDV"), purchase volume, cash volume and the number of purchase transactions, cash transactions, accounts, and cards on a regional basis for MasterCard®-branded and MasterCard Electronic™-branded cards. Growth rates over prior periods are provided for volume-based data.

#### For the 3 Months ended March 31, 2015

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$329	8.8%	15.0%	\$220	15.2%	2,659	\$109	14.5%	1,005	463	494
Canada	30	2.2%	15.0%	28	17.2%	393	2	-9.6%	5	45	53
Europe	286	-8.4%	15.1%	200	13.1%	3,939	85	19.9%	666	365	382
Latin America	80	-3.6%	14.2%	48	18.4%	1,340	32	8.4%	212	138	158
Worldwide less United States	724	-0.3%	14.9%	496	14.8%	8,331	228	15.3%	1,888	1,010	1,088
United States	339	6.6%	6.6%	287	7.1%	5,116	52	3.8%	326	328	365
Worldwide	1,063	1.8%	12.1%	783	11.8%	13,448	280	12.9%	2,215	1,338	1,452
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	422	-1.6%	11.1%	383	12.4%	5,169	39	-0.6%	182	514	579
United States	152	5.4%	5.4%	146	6.1%	1,609	6	-10.2%	7	153	184
Worldwide	574	0.2%	9.5%	529	10.6%	6,778	45	-2.0%	190	667	763
<b>MasterCard Debit Programs</b>											
Worldwide less United States	302	1.6%	20.8%	113	23.5%	3,163	189	19.2%	1,706	496	508
United States	187	7.6%	7.6%	141	8.1%	3,507	46	6.0%	319	175	181
Worldwide	489	3.8%	15.4%	254	14.5%	6,670	235	16.4%	2,025	671	689

APMEA = Asia Pacific / Middle East / Africa

#### For the 3 Months ended December 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$346	10.8%	15.2%	\$233	14.7%	2,740	\$112	16.2%	1,016	448	479
Canada	35	1.9%	10.4%	33	12.5%	420	2	-16.3%	5	43	52
Europe	347	1.8%	16.2%	235	12.3%	4,049	112	25.3%	719	357	374
Latin America	97	3.4%	16.1%	60	22.2%	1,376	38	7.5%	224	138	158
Worldwide less United States	825	5.6%	15.5%	561	14.3%	8,585	264	18.2%	1,965	986	1,063
United States	348	7.5%	7.5%	298	8.3%	5,301	50	3.3%	324	323	360
Worldwide	1,173	6.2%	13.0%	859	12.1%	13,886	314	15.5%	2,289	1,309	1,423
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	477	2.3%	10.7%	430	11.8%	5,412	47	1.2%	201	511	576
United States	166	6.9%	6.9%	160	8.0%	1,781	6	-15.3%	8	151	183
Worldwide	642	3.5%	9.7%	589	10.7%	7,193	53	-1.0%	209	663	759
<b>MasterCard Debit Programs</b>											
Worldwide less United States	348	10.4%	22.9%	131	23.4%	3,173	217	22.6%	1,763	475	487
United States	182	8.1%	8.1%	138	8.6%	3,519	44	6.5%	317	172	178
Worldwide	530	9.6%	17.4%	269	15.3%	6,692	261	19.6%	2,080	647	665

## For the 3 Months ended September 30, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$340	16.5%	16.7%	\$228	15.6%	2,574	\$112	19.1%	988	433	464
Canada	34	0.4%	5.1%	31	6.5%	393	2	-11.2%	6	41	49
Europe	353	9.8%	12.2%	238	9.3%	3,770	116	18.6%	682	343	360
Latin America	91	9.6%	14.7%	57	20.1%	1,294	35	6.9%	208	133	153
Worldwide less United States	818	12.0%	14.0%	554	12.7%	8,031	264	16.8%	1,883	951	1,025
United States	339	7.5%	7.5%	288	8.2%	5,160	51	3.9%	334	312	347
Worldwide	1,157	10.7%	12.0%	843	11.1%	13,191	315	14.5%	2,217	1,262	1,372
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	477	8.6%	10.0%	427	11.3%	5,178	50	-0.1%	205	504	567
United States	161	6.6%	6.6%	155	7.4%	1,723	6	-10.1%	8	147	177
Worldwide	638	8.1%	9.1%	582	10.2%	6,901	56	-1.3%	213	652	745
<b>MasterCard Debit Programs</b>											
Worldwide less United States	342	17.2%	20.1%	127	17.8%	2,853	214	21.6%	1,678	446	458
United States	178	8.4%	8.4%	133	9.2%	3,437	44	6.2%	326	165	170
Worldwide	519	14.1%	15.8%	261	13.2%	6,290	259	18.6%	2,005	611	628

## For the 3 Months ended June 30, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$321	14.7%	17.9%	\$214	17.6%	2,419	\$107	18.5%	928	417	447
Canada	33	-1.4%	4.9%	31	6.7%	380	2	-14.4%	6	40	48
Europe	344	14.1%	13.2%	233	10.2%	3,579	111	19.9%	669	328	345
Latin America	88	4.7%	13.4%	54	20.7%	1,240	34	3.4%	205	129	148
Worldwide less United States	786	12.4%	14.7%	532	13.9%	7,618	254	16.4%	1,808	914	988
United States	339	9.4%	9.4%	290	10.2%	5,146	50	4.7%	328	304	338
Worldwide	1,125	11.5%	13.0%	822	12.5%	12,764	304	14.3%	2,137	1,218	1,326
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	461	9.2%	11.1%	411	12.6%	4,985	49	0.6%	211	498	562
United States	161	9.8%	9.8%	155	10.3%	1,713	6	-0.9%	7	144	173
Worldwide	622	9.4%	10.8%	566	11.9%	6,698	56	0.4%	217	642	735
<b>MasterCard Debit Programs</b>											
Worldwide less United States	325	17.3%	20.1%	121	18.6%	2,633	205	21.0%	1,598	416	426
United States	178	8.9%	8.9%	134	10.0%	3,433	43	5.6%	321	160	165
Worldwide	503	14.2%	15.9%	255	13.9%	6,066	248	18.0%	1,919	576	591

## For the 3 Months ended March 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$302	12.5%	19.0%	\$202	18.5%	2,200	\$100	20.2%	883	401	430
Canada	29	-2.0%	7.2%	27	9.0%	336	2	-9.7%	5	40	48
Europe	312	13.6%	14.7%	213	11.0%	3,250	99	23.3%	596	319	335
Latin America	83	2.8%	15.4%	49	21.8%	1,195	33	7.1%	199	125	144
Worldwide less United States	726	11.1%	16.2%	491	14.9%	6,979	235	19.0%	1,684	885	958
United States	318	8.3%	8.3%	268	8.8%	4,718	50	5.8%	311	300	337
Worldwide	1,044	10.2%	13.7%	759	12.7%	11,697	286	16.5%	1,995	1,185	1,295
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	429	7.6%	12.4%	381	13.4%	4,624	48	4.7%	198	493	557
United States	144	8.0%	8.0%	138	8.0%	1,510	7	8.0%	6	145	176
Worldwide	573	7.7%	11.2%	518	11.9%	6,134	55	5.1%	204	638	733
<b>MasterCard Debit Programs</b>											
Worldwide less United States	298	16.6%	22.2%	110	20.3%	2,356	187	23.4%	1,486	392	401
United States	174	8.5%	8.5%	130	9.6%	3,208	43	5.4%	305	155	161
Worldwide	471	13.5%	16.8%	240	14.3%	5,563	231	19.5%	1,791	547	562

## For the 12 Months ended December 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$1,308	13.6%	17.1%	\$877	16.5%	9,932	\$431	18.4%	3,816	448	479
Canada	131	-0.2%	6.9%	122	8.7%	1,529	9	-12.8%	23	43	52
Europe	1,356	9.5%	14.0%	918	10.7%	14,648	438	21.7%	2,666	357	374
Latin America	<u>360</u>	5.1%	14.9%	<u>220</u>	21.2%	<u>5,104</u>	<u>140</u>	6.2%	<u>836</u>	<u>138</u>	<u>158</u>
Worldwide less United States	3,155	10.2%	15.1%	2,138	13.9%	31,213	1,017	17.6%	7,340	986	1,063
United States	<u>1,344</u>	8.2%	8.2%	<u>1,144</u>	8.9%	<u>20,324</u>	<u>201</u>	4.4%	<u>1,297</u>	<u>323</u>	<u>360</u>
Worldwide	4,499	9.6%	12.9%	3,281	12.1%	51,537	1,218	15.2%	8,637	1,309	1,423
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	1,842	6.8%	11.0%	1,649	12.2%	20,199	194	1.5%	815	511	576
United States	<u>633</u>	7.8%	7.8%	<u>607</u>	8.4%	<u>6,727</u>	<u>26</u>	-5.1%	<u>28</u>	<u>151</u>	<u>183</u>
Worldwide	2,475	7.1%	10.2%	2,256	11.2%	26,926	219	0.7%	843	663	759
<b>MasterCard Debit Programs</b>											
Worldwide less United States	1,313	15.2%	21.3%	489	20.0%	11,014	824	22.1%	6,525	475	487
United States	<u>711</u>	8.5%	8.5%	<u>536</u>	9.3%	<u>13,597</u>	<u>175</u>	5.9%	<u>1,269</u>	<u>172</u>	<u>178</u>
Worldwide	2,024	12.8%	16.5%	1,026	14.2%	24,611	999	18.9%	7,794	647	665

## For the 3 Months ended December 31, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$312	14.0%	20.0%	\$211	19.8%	2,253	\$101	20.3%	869	392	421
Canada	35	0.6%	6.6%	32	7.1%	376	3	-0.3%	6	39	47
Europe	340	15.3%	14.1%	230	10.1%	3,382	111	23.4%	618	307	323
Latin America	<u>94</u>	10.3%	17.1%	<u>56</u>	23.4%	<u>1,214</u>	<u>38</u>	8.7%	<u>210</u>	<u>122</u>	<u>141</u>
Worldwide less United States	781	13.4%	16.4%	530	14.9%	7,224	251	19.5%	1,702	860	933
United States	<u>324</u>	7.4%	7.4%	<u>275</u>	7.6%	<u>4,937</u>	<u>48</u>	6.5%	<u>311</u>	<u>297</u>	<u>332</u>
Worldwide	1,105	11.6%	13.6%	805	12.3%	12,161	300	17.2%	2,013	1,157	1,265
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	466	10.4%	13.6%	413	14.3%	4,856	53	8.4%	214	489	552
United States	<u>155</u>	5.6%	5.6%	<u>148</u>	5.7%	<u>1,679</u>	<u>7</u>	4.5%	<u>7</u>	<u>144</u>	<u>175</u>
Worldwide	621	9.2%	11.5%	561	11.9%	6,535	60	7.9%	221	633	726
<b>MasterCard Debit Programs</b>											
Worldwide less United States	315	18.3%	20.8%	117	17.3%	2,368	198	22.9%	1,488	371	381
United States	<u>169</u>	9.1%	9.1%	<u>127</u>	9.8%	<u>3,258</u>	<u>41</u>	6.8%	<u>304</u>	<u>153</u>	<u>157</u>
Worldwide	484	14.9%	16.4%	244	13.3%	5,626	239	19.8%	1,792	524	539

## For the 3 Months ended September 30, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$292	15.8%	21.7%	\$197	21.1%	2,138	\$95	23.0%	807	378	408
Canada	34	4.3%	8.9%	31	9.6%	370	3	1.1%	6	38	46
Europe	322	18.8%	16.6%	219	13.7%	3,245	103	23.4%	596	293	309
Latin America	<u>83</u>	11.0%	16.7%	<u>50</u>	23.9%	<u>1,150</u>	<u>33</u>	7.4%	<u>196</u>	<u>117</u>	<u>137</u>
Worldwide less United States	730	15.9%	18.2%	496	17.2%	6,903	234	20.4%	1,605	827	900
United States	<u>315</u>	8.6%	8.6%	<u>267</u>	9.1%	<u>4,833</u>	<u>49</u>	6.2%	<u>322</u>	<u>288</u>	<u>322</u>
Worldwide	1,046	13.6%	15.2%	763	14.3%	11,736	283	17.7%	1,927	1,115	1,222
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	439	12.3%	15.3%	387	15.9%	4,681	52	11.0%	214	482	545
United States	<u>151</u>	6.9%	6.9%	<u>144</u>	7.4%	<u>1,645</u>	<u>7</u>	-1.9%	<u>7</u>	<u>142</u>	<u>172</u>
Worldwide	590	10.9%	13.0%	532	13.5%	6,327	59	9.3%	221	624	718
<b>MasterCard Debit Programs</b>											
Worldwide less United States	291	21.9%	22.9%	109	22.2%	2,222	183	23.4%	1,391	344	354
United States	<u>164</u>	10.3%	10.3%	<u>122</u>	11.2%	<u>3,188</u>	<u>42</u>	7.7%	<u>315</u>	<u>146</u>	<u>150</u>
Worldwide	455	17.5%	18.1%	231	16.1%	5,409	224	20.1%	1,706	491	504

## For the 3 Months ended June 30, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$280	19.1%	21.3%	\$185	19.1%	1,996	\$95	25.8%	754	366	396
Canada	34	6.1%	7.5%	31	7.9%	353	3	3.5%	6	37	45
Europe	302	14.5%	14.1%	206	11.5%	3,044	95	20.1%	564	279	295
Latin America	<u>84</u>	17.1%	16.7%	<u>49</u>	19.6%	<u>1,083</u>	<u>35</u>	12.8%	<u>197</u>	<u>114</u>	<u>133</u>
Worldwide less United States	699	16.2%	16.8%	472	14.9%	6,476	227	21.0%	1,521	797	869
United States	<u>310</u>	6.5%	6.5%	<u>263</u>	6.7%	<u>4,727</u>	<u>48</u>	5.1%	<u>316</u>	<u>280</u>	<u>316</u>
Worldwide	1,009	13.0%	13.4%	734	11.8%	11,203	275	17.9%	1,838	1,077	1,185
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	422	12.2%	13.7%	371	14.0%	4,440	51	11.9%	211	475	538
United States	<u>147</u>	3.3%	3.3%	<u>141</u>	3.9%	<u>1,591</u>	<u>6</u>	-8.6%	<u>6</u>	<u>140</u>	<u>172</u>
Worldwide	569	9.7%	10.8%	512	11.0%	6,030	57	9.2%	217	615	710
<b>MasterCard Debit Programs</b>											
Worldwide less United States	277	22.8%	21.9%	101	18.7%	2,036	177	23.8%	1,310	321	331
United States	<u>163</u>	9.5%	9.5%	<u>122</u>	10.1%	<u>3,136</u>	<u>41</u>	7.6%	<u>310</u>	<u>140</u>	<u>144</u>
Worldwide	441	17.5%	17.0%	223	13.8%	5,172	218	20.4%	1,621	462	475

## For the 3 Months ended March 31, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$269	20.0%	22.1%	\$178	19.4%	1,839	\$91	27.6%	705	353	383
Canada	30	2.8%	3.5%	27	3.8%	304	3	-0.2%	6	41	50
Europe	275	13.3%	13.0%	191	10.2%	2,728	84	19.8%	493	267	283
Latin America	<u>81</u>	10.8%	15.0%	<u>48</u>	18.2%	<u>1,020</u>	<u>33</u>	10.6%	<u>186</u>	<u>112</u>	<u>130</u>
Worldwide less United States	654	15.1%	16.3%	443	14.2%	5,891	210	21.1%	1,390	773	845
United States	<u>294</u>	3.6%	3.6%	<u>246</u>	4.5%	<u>4,361</u>	<u>48</u>	-0.7%	<u>301</u>	<u>278</u>	<u>316</u>
Worldwide	947	11.3%	12.1%	690	10.5%	10,252	258	16.4%	1,691	1,050	1,162
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	398	11.2%	12.9%	350	13.2%	4,084	48	10.7%	193	474	537
United States	<u>134</u>	1.5%	1.5%	<u>127</u>	2.4%	<u>1,438</u>	<u>6</u>	-13.7%	<u>6</u>	<u>138</u>	<u>173</u>
Worldwide	532	8.6%	9.8%	478	10.1%	5,522	54	7.1%	199	612	710
<b>MasterCard Debit Programs</b>											
Worldwide less United States	255	21.8%	22.1%	93	18.0%	1,807	162	24.6%	1,197	299	309
United States	<u>160</u>	5.5%	5.5%	<u>119</u>	6.9%	<u>2,922</u>	<u>41</u>	1.6%	<u>295</u>	<u>140</u>	<u>143</u>
Worldwide	415	14.9%	15.1%	212	11.5%	4,730	203	19.1%	1,492	439	452

## For the 12 Months ended December 31, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$1,152	17.0%	21.2%	\$771	19.9%	8,226	\$381	24.0%	3,134	392	421
Canada	131	3.4%	6.7%	121	7.2%	1,403	11	1.0%	24	39	47
Europe	1,239	15.6%	14.5%	846	11.4%	12,398	393	21.8%	2,271	307	323
Latin America	<u>342</u>	12.2%	16.4%	<u>204</u>	21.4%	<u>4,467</u>	<u>139</u>	9.8%	<u>789</u>	<u>122</u>	<u>141</u>
Worldwide less United States	2,864	15.1%	16.9%	1,941	15.3%	26,494	923	20.4%	6,218	860	933
United States	<u>1,243</u>	6.6%	6.6%	<u>1,051</u>	7.0%	<u>18,857</u>	<u>192</u>	4.2%	<u>1,250</u>	<u>297</u>	<u>332</u>
Worldwide	4,107	12.4%	13.6%	2,992	12.3%	45,352	1,115	17.3%	7,468	1,157	1,265
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	1,725	11.5%	13.9%	1,521	14.4%	18,061	203	10.4%	831	489	552
United States	<u>587</u>	4.4%	4.4%	<u>560</u>	4.9%	<u>6,353</u>	<u>27</u>	-5.0%	<u>26</u>	<u>144</u>	<u>175</u>
Worldwide	2,312	9.6%	11.3%	2,081	11.6%	24,414	230	8.4%	857	633	726
<b>MasterCard Debit Programs</b>											
Worldwide less United States	1,139	21.1%	21.9%	420	19.0%	8,434	720	23.6%	5,387	371	381
United States	<u>656</u>	8.6%	8.6%	<u>491</u>	9.5%	<u>12,504</u>	<u>165</u>	5.9%	<u>1,224</u>	<u>153</u>	<u>157</u>
Worldwide	1,795	16.2%	16.7%	910	13.7%	20,938	885	19.9%	6,611	524	539

Note that the figures in the preceding tables may not sum due to rounding; growth represents change from the comparable year-ago period.

### **Footnote**

The tables set forth the gross dollar volume (“GDV”), purchase volume, cash volume and the number of purchase transactions, cash transactions, accounts and cards on a regional and global basis for MasterCard®-branded and MasterCard Electronic™-branded cards. Growth rates over prior periods are provided for volume-based data.

Debit transactions on Maestro® and Cirrus®-branded cards and transactions involving brands other than MasterCard are not included in the preceding tables.

For purposes of the table: GDV represents purchase volume plus cash volume and includes the impact of balance transfers and convenience checks; “purchase volume” means the aggregate dollar amount of purchases made with MasterCard-branded cards for the relevant period; and “cash volume” means the aggregate dollar amount of cash disbursements obtained with MasterCard-branded cards for the relevant period. The number of cards includes virtual cards, which are MasterCard-branded payment accounts that do not generally have physical cards associated with them.

The MasterCard payment product is comprised of credit, charge and debit programs, and data relating to each type of program is included in the tables. Debit programs include MasterCard-branded debit programs where the primary means of cardholder validation at the point of sale is for cardholders either to sign a sales receipt or enter a PIN. The tables include information with respect to transactions involving MasterCard-branded cards that are not processed by MasterCard and transactions for which MasterCard does not earn significant revenues.

Information denominated in U.S. dollars is calculated by applying an established U.S. dollar/local currency exchange rate for each local currency in which MasterCard volumes are reported. These exchange rates are calculated on a quarterly basis using the average exchange rate for each quarter. MasterCard reports period-over-period rates of change in purchase volume and cash volume on the basis of local currency information, in order to eliminate the impact of changes in the value of foreign currencies against the U.S. dollar in calculating such rates of change.

The data set forth in the GDV, purchase volume, purchase transactions, cash volume and cash transactions columns is provided by MasterCard customers and is subject to verification by MasterCard and partial cross-checking against information provided by MasterCard’s transaction processing systems. The data set forth in the accounts and cards columns is provided by MasterCard customers and is subject to certain limited verification by MasterCard. A portion of the data set forth in the accounts and cards columns reflects the impact of routine portfolio changes among customers and other practices that may lead to over counting of the underlying data in certain circumstances. All data is subject to revision and amendment by MasterCard’s customers subsequent to the date of its release.

In 2014 Q2, a large customer revised their number of MasterCard credit cards to exclude inactive cards. Data for the comparable periods in 2013 have been revised to be consistent with this approach. MasterCard revenue is not impacted from these historical changes.

**2. Processed Transactions**

The table below sets forth the total number of transactions processed by MasterCard and growth from the comparable year-ago period.

<b>Period</b>	<b>Processed Trans. (Mil.)</b>	<b>Growth</b>
	Value	Nominal
2015Q1	11,035	12.0%
2014Q4	11,562	11.5%
2014Q3	10,964	9.7%
2014Q2	10,609	12.0%
2014Q1	9,849	13.8%
2013Q4	10,372	12.6%
2013Q3 (1)	9,997	15.3%
2013Q2	9,476	11.0%
2013Q1 (2)	8,656	12.2%
FY 2014	42,983	11.6%
FY 2013	38,500	12.8%

**3. Cross Border Volume**

The table below sets forth the Cross Border Volume Growth from the comparable year-ago period, on a local currency basis and U.S. dollar-converted basis, for all MasterCard-branded programs.

<b>Period</b>	<b>Growth (Local)</b>	<b>Growth (USD)</b>
2015Q1	18.9%	3.4%
2014Q4	18.6%	9.3%
2014Q3	14.7%	13.8%
2014Q2	15.6%	16.2%
2014Q1	17.2%	15.2%
2013Q4	17.7%	17.0%
2013Q3 (1)	19.5%	19.4%
2013Q2	17.4%	16.9%
2013Q1 (2)	15.9%	15.2%
FY 2014	16.4%	13.5%
FY 2013	17.7%	17.2%

Notes:

- (1) There was one more processing day in this period vs. the same period the previous year
- (2) There was one less processing day in this period vs. the same period the previous year

**4. Maestro Cards**

The table below sets forth the total number of Maestro Cards and growth from the comparable year-ago period.

<b>Period</b>	<b>Cards (Mil.)</b>	<b>Growth</b>
2015Q1	698	-0.2%
2014Q4	701	-0.5%
2014Q3	701	0.2%
2014Q2	698	0.4%
2014Q1	699	0.9%
2013Q4	705	1.8%
2013Q3	700	1.9%
2013Q2	696	2.4%
2013Q1	693	3.0%
FY 2014	701	-0.5%
FY 2013	705	1.8%